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	Sankruptcy Courtict of Tennessee	t	, ,			Volun	tary Petition
Name of Debtor (if individual, enter Last, First, Middle): Patel, Dinker H.				ebtor (Spouse) (Las	st, First, I	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Othe	r Names	s used by the Joint I , maiden, and trade			ars
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. state all): 2497, 62-1774460	No. (if more than one,	Last fou state all;		of Soc. Sec./Compl	ete EIN	or other Tax I	I.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State):			ddress o	f Joint Debtor (No.	& Street	t, City, and S	tate):
8801 Grey Wolf Drive			•	Wolf Drive			
Ooltewah, TN	CODE 37363	Oolte	wah, '	IN			ZIP CODE 37363
County of Residence or of the Principal Place of Business:	07000			ence or of the Princ	ipal Plac	ce of Business	
Hamilton Mailing Address of Debtor (if different from street address):		Hamilt		of Joint Dobton (if	difform	t from street s	addraga).
Wanning Address of Deotor (if different from street address).	•	wianing	Address	of Joint Debtor (if	umerem	t mom street a	address).
ZIP (CODE						ZIP CODE
Location of Principal Assets of Business Debtor (if different	from street address above):						ZIP CODE
Type of Debtor	Nature of Busi	iness		Char	nter of I	Rankruntev	Code Under Which
(Form of Organization)	(Check one box)			-			(Check one box)
(Check one box.)	☐ Health Care Business☐ Single Asset Real Estate	e as define	d in 11	☑ Chapter 7			Chapter 15 Petition for Recognition of a Foreign
✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	U.S.C. § 101(51B)	c as acrine	a III I I	Chapter 9			Main Proceeding
☐ Corporation (includes LLC and LLP)	Railroad Stockbroker			Chapter 11 Chapter 12			Chapter 15 Petition for
Partnership	☐ Stockbroker☐ Commodity Broker			Chapter 13			Recognition of a Foreign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank					Nature of	
	☐ Other					(Check one	
-	Tax-Exempt E			Debts are p			Debts are primarily
	(Check box, if app			debts, defin § 101(8) as			business debts.
	Debtor is a tax-exempt org under Title 26 of the Unite						
	Code (the Internal Revo	enue Code	.)	hold purpos	e."		
Filing Fee (Check one box)		Che	ck one	hov	Chapt	er 11 Debto	rs
✓ Full Filing Fee attached					debtor as	s defined in 1	1 U.S.C. § 101(51D).
☐ Filing Fee to be paid in installments (applicable to indiv	viduals only) Must attach						in 11 U.S.C. § 101(51D).
signed application for the court's consideration certifying	g that the debtor is		eck if:				
unable to pay fee except in installments. Rule 1006(b) S	See Official Form 3A.						ots (excluding debts owed to
☐ Filing Fee waiver requested (applicable to chapter 7 inc	lividuals only). Must		nsiders	s or affiliates) are le	ess than 5	\$2,190,000. 	
attach signed application for the court's consideration. S	See Official Form 3B.			pplicable boxes			
			-	is being filed with ances of the plan w	-		on from one or more classes
				itors, in accordance			
Statistical/Administrative Information						THIS SPA	CE IS FOR COURT USE ONLY
 Debtor estimates that funds will be available for distrib Debtor estimates that, after any exempt property is excl 							
expenses paid, there will be no funds available for distr		S.					
Estimated Number of Creditors 1- 50- 100- 200- 1,000-	5,001- 10,001- 25,0	001- 50	,001-	Over			
49 99 199 999 5,000	10,000 25,000 50,0		00,000	100,000			
			1				
Estimated Assets				More than \$100 i	million		
	9,000 to \$1 million \$100 mi			More than \$100 i	million		

Case 1:07-bk-15035 Doc 1 Filed 11/16/07 Entered 11/16/07 10:59:53 Desc Main Official Form 1 (04/07) FORM B1, Page 2 Page 2 of 47 **Document** Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Dinker H. Patel, Jaishree D. Patel All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: 05/01/2005 Where Filed: Shanti Corp. Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship: District: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Not Applicable 11/16/2007 Signature of Attorney for Debtor(s) Date 1010 Kyle R. Weems, TN BPR #001010 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\mathbf{\Delta}$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. $\mathbf{\Lambda}$ Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately √ preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)

Landford has a Judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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Toluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Dinker H. Patel, Jaishree D. Patel
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has sosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 and of title 11, United States Code, understand the relief available under each such support, and choose to proceed under chapter 7. In attorney represents me and no bankruptcy petition preparer signs the petition I two obtained and read the notice required by 11 U.S.C. § 342(b). Irrequest relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Dinker H. Patel	X Not Applicable
Signature of Debtor Dinker H. Patel X /s/ Jaishree D. Patel Signature of Joint Debtor Jaishree D. Patel	(Signature of Foreign Representative) (Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney) 11/16/2007 Date	Date
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X /s/ Kyle R Weems Signature of Attorney for Debtor(s) Kyle R. Weems, TN BPR #001010, 1010 Printed Name of Attorney for Debtor(s) / Bar No. Weems & Ronan Firm Name 5312 Ringgold Road, Ste 203 Chattanooga, TN 37412 Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer
	Trance rame and ane, it any, or Sankrapecy Fedition Frepare.
423-624-1000 423-624-5656 Telephone Number 11/16/2007 Date weemslaw@earthlink.net	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)
Signature of Debtor (Corporation/Partnership)	Address
declare under penalty of perjury that the information provided in this petition is true ad correct, and that I have been authorized to file this petition on behalf of the ebtor.	X Not Applicable
e debtor requests the relief in accordance with the chapter of title 11, United States de, specified in this petition.	Date
Not Applicable Signature of Authorized Individual	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted preparing this document unless the bankruptcy petition preparer is not an
Printed Name of Authorized Individual	individual:
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer 's failure to comply with the provisions of title 11 at the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT Eastern District of Tennessee

In re:	Dinker H. Patel	Jaishree D. Patel	Case No.	
	Debtor(s)		•	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit

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requirement of 11 U.S	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.				
Signature of Debtor:		s true and correct.			
Date: <u>11/16/2007</u>	Dinker H. Patel				

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UNITED STATES BANKRUPTCY COURT Eastern District of Tennessee

In re:	Dinker H. Patel	Jaishree D. Patel	Case No.	
	Debtor(s)		•	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit ın

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court ca dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
☑ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

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requirement of 11 U.S	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.				
r certify und	ler penalty of perjury that the information provided above is true and correct.				
Signature of Debtor:	/s/ Jaishree D. Patel				
	Jaishree D. Patel				
Date: <u>11/16/2007</u>					

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FORM B6A (10/05)

n re:	Dinker H. Patel	Jaishree D. Patel		Case No.	
			Debtors		(If known)

SCHEDULE A - REAL PROPERTY

	Total	>	\$ 200,000.00	
8801 Grey Wolf Drive Ooltewah, YN 37363	Fee Owner	J	\$ 200,000.00	\$ 163,744.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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FormB6B (10/05)

n re	Dinker H. Patel	Jaishree D. Patel		Case No.	
			Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		house contents		2,500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing		600.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	X			

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Form B6B-Cont. (10/05)

In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
			Dobtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Honda Odysey		10,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Ford Explorer		9,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	X			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			

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In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
			Debtors	•,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 22,100.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Official Form 6C (04/07)

In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
	-		Debtors	•	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐11 U.S.C. § 522(b)(2)

✓ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2004 Honda Odysey	TCA § 26-2-103	1,500.00	10,000.00
2005 Ford Explorer	TCA § 26-2-103	0.00	9,000.00
8801 Grey Wolf Drive Ooltewah, YN 37363	TCA § 26-2-301	20,000.00	200,000.00
clothing	TCA § 26-2-104	0.00	600.00
house contents	TCA § 26-2-103	2,500.00	2,500.00

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Official Form 6D (10/06)

In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
			Debtors	-	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Security Agreement 2004 Honda Odysey VALUE \$10,000.00				8,500.00	0.00	
ACCOUNT NO. 039461453 Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901		Security Agreement 2005 Ford Explorer VALUE \$9,000.00				13,264.00	4,264.00	
ACCOUNT NO. 0685540842 GMAC Mortgage Attn: Customer Service P.O. Box 4622 Waterloo, IA 50704		J	Mortgage 8801 Grey Wolf Drive Ooltewah, YN 37363 VALUE \$200,000.00				62,835.71	0.00
ACCOUNT NO. XXXXXX760111149 Regions AssetLine P.O. Box 4897 Montgomery, AL 36103		J	Second Lien on Residence 8801 Grey Wolf Drive Ooltewah, YN 37363 VALUE \$200,000.00				100,908.28	0.00

continuation sheets attached

Subtotal > (Total of this page)

Total → (Use only on last page)

\$ 185,507.99	\$ 4,264.00
\$ 185,507.99	\$ 4,264.00

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Official Form 6E (04/07)

adjustment.

Dinker H. Patel Jaishree D. Patel

_____ Case No.
Debtors

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of iness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or usehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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Official Form 6E (04/07) - Cont.

In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
	<u> </u>	Calcilloc D. I atol	Debtors	_,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114			941 taxes for 12/31/03 and 03/31/04 62-1774460 assessed to Dinker Partners				25,209.36	25,209.36	0.00
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114			2004 assessment				8,954.22	7,619.63	1,334.59
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114			05 and 06 941 tax assessments				3,323.83	3,323.83	0.00
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114			2006 1040 taxes				2,102.13	2,102.13	0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

Schedules.)

\$ 39,589.54	\$ 38,254.95	\$ 1,334.59
\$ 39,589.54		
	\$ 38,254.95	\$ 1,334.59

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In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
			Debtere	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no	Cieui	1013	noiding unsecured nonpriority claims to report	OIII	.1113	ייווטכ	uule i .
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX XXXX XXXX 0328							9,969.82
Am South Bank / Regions Bank P.O. Box 216 Birmingham, AL 35201							
ACCOUNT NO. XXXX XXXXXX 21002							10,457.81
American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002							
ACCOUNT NO. XXXX XXXXXX 81006			_				3,567.83
American Express P.O. Box 360002 Ft. Lauderdale, FL 33336-0002							
ACCOUNT NO. XXXX XXXXXX 61005							8,864.48
American Express c/o James West, Esq. 1111 Harwin Drive Houston, TX 77072-1612							
United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072							
ACCOUNT NO.							4,249.72
American Express Centurion Bank c/o Barry J. Gammons, Esq. 209 10th Avenue S., Suite 525 Nashville, TN 37203			Case No. 07GS7307				
<u> </u>							

10 Continuation sheets attached

Subtotal > \$ 37,109.66 Total > \$ Case 1:07-bk-15035 Doc 1 Filed 11/16/07 Entered 11/16/07 10:59:53 Desc Main Document Page 17 of 47

Official For	m 6F (10	/06) -	Cont.
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In re	Dinker H. Patel	Jaishree D. Patel	Case No.	
	-	Dobtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							80,000.00
Ashok Kumar Music City Best Western 13010 Old Hickory Blvd Antioch, TN 37013			Promissory Note				
ACCOUNT NO. XXXX XXXX XXXX 0965							20,594.83
AT&T Universal Card P.O. Box 688916 Des Moines, IA 50368-8916	•						,
AT&T Universal Card Client Services 3451 Harry Truman Blvd St. Charles, MO 63301-4047							
ACCOUNT NO.							76,737.47
Athens Federal Community Bank c/o Thomas E. Ray, Esq. 130 Jordan Drive Chattanooga, TN 37421			Judgment - Case No. 05-0813				
ACCOUNT NO. XXXX XXXX XXXX 3895							7,871.39
Bank of America P.O. Box 1516 Newark, NJ 07101-1516							
Bank of America c/o Dennis E. Henry, Esq. 1655 Enterprise Pkwy Marietta, GA 30067							

Sheet no. $\underline{1}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 185,203.69 \$

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Official	Form	6F	(10/06)) -	Cont.
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In re	Dinker H. Patel	Jaishree D. Patel	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX XXXX XXXX 7716							7,345.21
Bank of America P.O. Box 1516 Newark, NJ 07101-1516							
ACCOUNT NO. XXXX XXXX XXXX 9586 Bank One/Chase Visa c/o Cardmember Services P.O. Box 94014 Palatine, IL 60094-4014 MRS Associates, Inc. 3 Executive Campus, #400 Cherry Hill, NJ 08002							14,245.83
Benchmark Insurance Co. c/o Christopher W. Conner, Esq. P.O. Box 5059 Maryville, TN 37802			Docket # 07GS6592				1,246.00
ACCOUNT NO.							16,000.00
Best Western International, Inc. c/o Michael G. Helms, Esq. 3200 North Central Avenue, Ste 1260 Phoenix, AZ 85021			Judgment - Case No. CV2006-003865				
ACCOUNT NO. XXXX XXXX XXXX 0352							10,956.90
Columbus Bank & Trust Co. P.O. Box 23061 Columbus, GA 31902-3061							

Sheet no. 2 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 49,793.94

Total > \$
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In re	Dinker H. Patel	Jaishree D. Patel	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		(Continuation Sheet)				
соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						13,549.95
						4,843.32
						8,315.91
						1,830.51
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,	

Sheet no. $\underline{3}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal → \$ 28,539.69

Total → \$

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In re	Dinker H. Patel	Jaishree D. Patel	Case No.	
	-	Dobtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX XXXX XXXX 4863							10,572.62
ERS Solutions, Inc. P.O. Box 9004 Renton, WA 98057							
ACCOUNT NO. XXX XXXXXXX 001							22,314.60
Financial Pacific Leasing 3455 South 344th Way, Ste 300 Federal Way, WA 98001							
ACCOUNT NO. XXXX XXXX XXXX 9720							17,545.54
Frederick J. Hanna & Assoc. 1655 Enterprise Way Marietta, GA 30067							
ACCOUNT NO.							6,112.71
GPLC&E PLLC Attn: Chris Warner 320 McCallie Avenue Chattanooga, TN 37402							
ACCOUNT NO. XXXX896							4,967.33
HD Supply Facilities Maintenance P.O. Box 509058 San Diego, CA 92150-9058							

Sheet no. $\underline{4}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 61,512.80 \$

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In re	Dinker H. Patel	Jaishree D. Patel	Case No.	
	-	Dobtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							7,833.42
Kaba IIco, Inc. c/o Cunningham Attorney P.O. Box 1 Knoxville, TN 37901			Case No. 06GS7679 pending				
ACCOUNT NO. XXXX XXXX XXXX 2376							10,476.48
MBNA America P.O. Box 15137 Wilmington, DE 19887-5137							
ACCOUNT NO. XXXX XXXX XXXX 2384							8,909.98
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137							
West Asset Management Attn: Stephen Boyd P.O. Box 105812 Atlanta, GA 30348-5812							
ACCOUNT NO. XXXX XXXX XXXX 2532							8,698.87
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137							
ACCOUNT NO. XXXX XXXX XXXX 2574							14,925.96
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137	•						
MBNA America P.O. Box 15137							17,929

Sheet no. $\underline{5}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 50,844.71 Case 1:07-bk-15035 Doc 1 Filed 11/16/07 Entered 11/16/07 10:59:53 Desc Main Document Page 22 of 47

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In re	Dinker H. Patel	Jaishree D. Patel	Case No.	
	-	Dobtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX XXXX XXXX 8012							14,495.76
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137							
ACCOUNT NO. XXXX XXXX XXXX 7198							7,931.57
MBNA America P.O. Box 15469 Wilmington, DE 19887-5469 West Asset Management Attn: Payment Processing P.O. Box 105812 Marietta, GA 30348							
ACCOUNT NO.							50,000.00
Natvan K. Patel 43573 Warden Drive Dulles, VA 20166			Promissory Note				
ACCOUNT NO. XXXX XXXX XXXX 5600							9,597.98
Northwest Georgia Bank P.O. Box 30495 Tampa, FL 33630							
ACCOUNT NO. XXXX XXXX XXXX 9800							9,270.75
Northwest Georgia Bank P.O. Box 30495 Tampa, FL 33630							

Sheet no. $\underline{6}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 91,296.06 \$

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Official	Form 6F	(10/06) - (Cont.
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In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
	-		Dobtors	_, (If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX XXXX XXXX 5501							9,193.40
Northwest Georgia Bank P.O. Box 30495 Tampa, FL 33630							
ACCOUNT NO. XXXXXX6652							28,810.88
Northwest Georgia Bank P.O. Box 789 Ringgold, GA 30736-0789							
ACCOUNT NO. XXXX XXXX XXXX 7102							4,557.10
Northwest Georgia Bank P.O. Box 30131 Tampa, FL 33630-3131							
ACCOUNT NO.							3,138,936.86
Oconee State Bank P.O. Box 205 Watkinsville, GA 30677			Sivraj, Inc Guarantee on Loan by Dinker Patel				
ACCOUNT NO.							5,059.48
Paetec 1 Paetec Plaza P.O. Box 601310 Charlotte, NC 28260-1310							

Sheet no. $\underline{7}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ Subtotal 3,186,557.72 Case 1:07-bk-15035 Doc 1 Filed 11/16/07 Entered 11/16/07 10:59:53 Desc Main Document Page 24 of 47

Official	Form	6F	(10/06)) -	Cont
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In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
	-		Dobtors	_, (If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							2,444.73
Parmount Services c/o Tina Chapin 320 McCallie Avenue Chattanooga, TN 37402			Judgment - Case No. 06GS6788				,
ACCOUNT NO.							28,724.00
Promus Hotels c/o David E. Goodman Jr. 130 N. Court Avenue Memphis, TN 38103	l		Judgment - Case No. CT00044105				25,12 1100
ACCOUNT NO.			-				21,004.00
Safemark Systems LP 10301 Deerwood Park Jacksonville, FL 32256			Judgment - Hamilton County Circuit Court - Case No. 3C1273				
ACCOUNT NO.			2				2,648,071.92
SPCP Group, Inc. c/o Christie L. Dowling 30 Allen Plaza, Suite 700 30 Ivan Allen Jr Blvd NW Atlanta, GA 30318			Motion for Default Judgment - Case No. 1:07-CV-1130-MHS				
ACCOUNT NO. XXXXXX8512							125.00
Stop Loss Inc. 1011 N. 4th Street Monroe, LA 71201							

Sheet no. <u>8</u> of <u>10</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 2,700,369.65 Total > \$ Case 1:07-bk-15035 Doc 1 Filed 11/16/07 Entered 11/16/07 10:59:53 Desc Main Document Page 25 of 47

Official	Form	6F	(10/06)) -	Cont
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In re	Dinker H. Patel	Jaishree D. Patel	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							165,000.00
Sumil Bhikha c/o Eric N. VanDeWater 260 Peachtree Street, Suite 2000 Atlanta, GA 30303	•		Judgment - Case No. 06SV00854				
ACCOUNT NO. XXXX XXXX XXXX 3640							3,344.88
Sun Trust P.O. Box 15137 Wilmington, DE 19886-5137	•						
West Asset Management							
c/o Payment Processing P.O. Box 105812 Marietta, GA 30348							
ACCOUNT NO.							104,000.00
Sunil Bhikha 834 Forest Path Ln Alpharetta, GA 30022							
Sunil Bhikha c/o Brad M. Wolfe, Esq. 2255 Cumberland Pkwy, Bldg 1300 Atlanta, GA 30339							
ACCOUNT NO. XXX XXXX XXXX 300265							8,484.47
SunTrust Bank P.O. Box 79282 Baltimore, MD 21279-0282							
NCB Management Services, Inc. P.O. Box 1099 Langhorne, PA 19047							

Sheet no. $\underline{9}$ of $\underline{10}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 280,829.35 Total > \$ \$ hedule F.) Case 1:07-bk-15035 Doc 1 Filed 11/16/07 Entered 11/16/07 10:59:53 Desc Main Document Page 26 of 47

Official	Form	6F	(10/06)) -	Cont.
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In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
	-		Dobtors	_, (If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sileet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXX XXX4601							91,440.97
Super 8 Motels, Inc. 1 Sylway Way Parsippany, NJ 07054							
ACCOUNT NO.							2,338.00
Toms Donut Palace 705 Cherry Street Chattanooga, TN 37402			Judgment - Hamilton County General Sessions Court - Case No. 4GS2820				
ACCOUNT NO. XXXX XXXX XXXX 3646							4,458.24
Viking Collection Service, Inc. P.O. Box 59207 Minneapolis, MN 55459-0207							

Sheet no. 10 of 10 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 98,237.21 Total > \$ 6,770,294.48 hedule F.)

	Case 1:07-bk-15035	Doc 1	Filed 11/16/07 Document Pa		10:59:53	Desc Main
Form B6	G		Document 1	ige 27 01 47		
10/05)						
n re:	Ninker H. Datel . Jaichree I	Datel		Cose No		

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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(10/05)			
In re: Dinker H. Patel Jaishree D.	Patel	Case No.	
	Debtors		(If known)
	SCHEDULE H	- CODEBTORS	
Check this box if debtor has no	codebtors.		
NAME AND ADDRESS (OF CODEBTOR	NAME AND A	DDRESS OF CREDITOR

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In re	Dinker H. Patel Jaishree D. Patel		Case No.	
		Debtors		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF	F DEBTOR AND SPOUSE					
	RELATIONSHIP(S):			AGE(S):		
Employment:	DEBTOR		SPOUSE				
Occupation	motel manager	motel w	orker				
Name of Employer	Super 8 Motel	Super 8					
How long employed		•					
Address of Employer							
INCOME: (Estimate of average case filed)	rage or projected monthly income at time	<u> </u>	DEBTOR		SPOUSE		
Monthly gross wages, sa (Prorate if not paid mo		\$	2,039.87	\$	1,007.76		
2. Estimate monthly overtim	ne	\$	0.00	\$	0.00		
3. SUBTOTAL		\$	2.039.87	\$	1.007.76		
4. LESS PAYROLL DEDU	CTIONS	<u> </u>	•		,		
a. Payroll taxes and s	ocial security	\$		\$	0.00		
b. Insurance		\$	0.00	\$	0.00		
c. Union dues		\$	<u> </u>	\$	0.00		
d. Other (Specify)		\$	0.00	\$	0.00		
5. SUBTOTAL OF PAYRO	DLL DEDUCTIONS	\$	0.00	\$	0.00		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,039.87	\$	1,007.76		
7. Regular income from ope	eration of business or profession or farm						
(Attach detailed stater	nent)	\$	0.00	\$	0.00		
8. Income from real propert	у	\$	0.00	\$	0.00		
9. Interest and dividends		\$	0.00	\$	0.00		
	or support payments payable to the debtor for the dependents listed above.	\$	0.00	\$_	0.00		
11. Social security or other	government assistance	•	0.00	Φ.	0.00		
(Specify)		\$ \$		\$ <u> </u>			
12. Pension or retirement in13. Other monthly income	ncome	Ψ	0.00	Ψ	0.00		
(Specify) Childrens as:	sistance	\$	2,500.00	\$	0.00		
14. SUBTOTAL OF LINES	3 7 THROUGH 13	\$	2,500.00	\$	0.00		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	4,539.87		1,007.76		
	E MONTHLY INCOME: (Combine column totals		\$ 5,547	.63			
from line 15; if there is only	one debtor repeat total reported on line 15)		on Summary of Sche Summary of Certain Li				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

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Official Form 6J (10/06)

In re Dinker H. Patel Jaishree D. Patel	Case No.	
Debtors	•	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's family. Pro rate	any payments
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,518.96
a. Are real estate taxes included? Yes No ✓		1,010.00
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	80.00
b. Water and sewer	\$	20.00
c. Telephone	\$	40.00
d. Other cable	\$	56.72
natural gas	\$	150.00
3. Home maintenance (repairs and upkeep)		200.00
4. Food	\$	400.00
5. Clothing	\$	30.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	700.00
d. Auto	\$	125.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>	
(Specify) past due taxes	\$	810.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan))	
a. Auto	\$	978.58
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,509.26
ii applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year follo	wing the filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	5,547.63
b. Average monthly expenses from Line 18 above	\$	5,509.26
c. Monthly net income (a. minus b.)	\$	38.37
	· <u>-</u>	

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Official Form 6 - Summary (10/06)

United States Bankruptcy Court Eastern District of Tennessee

n re	Dinker H. Patel	Jaishree D. Patel			Case No.		
		Debtors					
					Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 200,000.00		
B - Personal Property	YES	3	\$ 22,100.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 185,507.99	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 39,589.54	
F - Creditors Holding Unsecured Nonpriority Claims	YES	11		\$ 6,770,294.48	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,547.63
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 5,509.26
тот	AL	23	\$ 222,100.00	\$ 6,995,392.01	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Eastern District of Tennessee

In re	Dinker H. Patel	Jaishree D. Patel			Case No.	
			Debtors	••	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 39,589.54
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 39,589.54

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,547.63
Average Expenses (from Schedule J, Line 18)	\$ 5,509.26
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,547.63

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$4,264.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 38,254.95	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$1,334.59
4. Total from Schedule F		\$6,770,294.48
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$6,775,893.07

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Official Form 6 - Declaration (10/06)

In re	Dinker H. Patel	Jaishree D. Patel		Case No.	
			Debtors	•	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>25</u> sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date:	11/16/2007	Signature:	/s/ Dinker H. Patel	
			Dinker H. Patel	
			Debtor	
Date:	11/16/2007	Signature:	/s/ Jaishree D. Patel	
		-	Jaishree D. Patel	
			(Joint Debtor, if any)	
		[If joint case	hoth snouses must sign!	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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Official Form 7 (04/07)

UNITED STATES BANKRUPTCY COURT Eastern District of Tennessee

Dinker H. Patel Jais	shree D. Patel Debtors	, Case No (If known)
	STATEMENT OF	FINANCIAL AFFAIRS
1. Income from	employment or operation of bu	usiness
two years immediate the basis of a fiscal	tely preceding this calendar year. (A de rather than a calendar year may report	ommenced. State also the gross amounts received during the btor that maintains, or has maintained, financial records on fiscal year income. Identify the beginning and ending dates acome for each spouse separately. (Married debtors filing
under chapter 12 or		spouses whether or not a joint petition is filed, unless the
under chapter 12 or	chapter 13 must state income of both	
under chapter 12 or spouses are separa	chapter 13 must state income of both sted and a joint petition is not filed.)	spouses whether or not a joint petition is filed, unless the

spouse separately. (Married debtors filling under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

American Honda Finance Corp. monthly 543.96/month

8601 McAlpine Park Drive, Ste 230 Charlotte, NC 28211

Ford Cradit

Ford Credit monthly 434.82/month National Bankruptcy Service Center

P.O. Box 537901 Livonia, MI 48153-7901

GMAC Mortgage monthly 679.78/month 62,835.71

Attn: Customer Service P.O. Box 4622 Waterloo, IA 50704

Internal Revenue Service monthly 810.00/month

P.O. Box 21126 Philadelphia, PA 19114

Regions AssetLine monthly 839.21/month 99,612.81

P.O. Box 4897 Montgomery, AL 36103

None

 $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR AMOUNT

PAYMENTS/ VALUE OF STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

abla

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT
AND RELATIONSHIP TO DEBTOR PAYMENTS AMOUNT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Benchmark Insurance Co. debt Hamilton County Sessions pending

v. Debtors 07 GS 6592

American Express Centurion debt Hamilton County Sessions pending

Bank v. Jaishree Patel

07 GS 7307

SPCP Group, Inc. v. Dinker Patel personal Guarantee Motion for

07 CV 1130 Default.

Court

ΑZ

Athens Federal Community debt Hamilton County Chancery judgment

Bank 05-0813

Kaba Ileo v. Debtors debt Hamilton County Sessions pending

06 GS 7679

Best Western International, Inc. debt Superior Court Maricopa County

v. Dinker H. Patel CV 2006-003865

OV 2000 000000

Best Western International v. debt U.S.D.C. of Arizona at Phoenix settled

Shanti Corporation, et. al.

CIV 04-2195

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESSDESCRIPTIONOF PERSON FOR WHOSEDATE OFAND VALUE OFBENEFIT PROPERTY WAS SEIZEDSEIZUREPROPERTY

Athens Federal Community Bank c/o Thomas E. Ray, Esq. 130 Jordan Drive Chattanooga, TN 37421 \$1,221.55 in funds removed from debtor's checking accounts

5. Repossessions, foreclosures and returns

None

 $\mathbf{\Delta}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION

NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF

OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

6. Assignments and receiverships

None

Ø

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\mathbf{\Delta}$

NAME AND ADDRESS

OF COURT

CASE TITLE & NUMBER

DESCRIPTION

AND VALUE OF

CASE TITLE & NUMBER

ORDER

PROPERTY

7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None

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List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSRELATIONSHIPDESCRIPTIONOF PERSONTO DEBTOR,DATEAND VALUE OFOR ORGANIZATIONIF ANYOF GIFTGIFT

4

8. Losses

None ✓

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR
OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY 2,000.00

Weems & Ronan 5312 Ringgold Road, Ste 203 Chattanooga, TN 37412

10. Other transfers

children

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
DESCRIBE PROPERTY
TRANSFERED
AND VALUE RECEIVED

MHG2, LLC 11/16/2004 Day's Inn motel

2341 Shallowford Village Drive
Chattanooga, TN 27421

Sales price \$3.3 million

Debtor received no money.

Three Sister Partnership
6519 Ringgold Road
Chattanooga, TN 37412

Motel sales price \$2.5 million
Debtor received no money

Three Sister Partnership 02/25/2005 Super 8 Motel

5111 Hunter Road
Ooltewah, TN 37363
children

Sales price
Debtor received no money

6

None

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b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

 \checkmark

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR

DIGITS OF ACCOUNT NUMBER,

AND AMOUNT OF FINAL BALANCE

OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOY OR DEPOSITORY

DESCRIPTION

ΩF

DATE OF TRANSFER OR SURRENDER,

IF ANY

TO BOX OR DEPOSITORY CONTENTS

13. Setoffs

None

 \square

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

AMOUNT OF

SETOFF

NAME AND ADDRESS OF CREDITOR

SETOFF

14. Property held for another person

None

Ø

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

 \square

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

8

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

 $\mathbf{\Lambda}$

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
D & I Partners		2341 Shallowford Village Drive	motel	
D 0 I Downson		Chattanooga, TN 37421	atal	11/16/2004
D & I Partners		6519 Ringgold Road Chattanooga, TN 37412	motel	06/16/2006
Dinker Partners				
DINR, Inc.				
SDI, Inc.		1100 N. Blairs Ridge Road Austell, GA 30168	motel	
Shanti Corp.		2221 Corporate Plaza Smyrna, GA 30080	Motel	05/01/2005

None

Ø

SHIV Dalton Corporation

NAME **ADDRESS**

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

9

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

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NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

 $\mathbf{\Lambda}$

NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case by the debtor.

None

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

Ø

NAME AND ADDRESSES OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

 $\sqrt{}$

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

 $\mathbf{\Lambda}$

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

 \square

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None

Ø

NAME AND ADDRESS

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

abla

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

 \square

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

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If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

* * * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	11/16/2007		/s/ Dinker H. Patel Dinker H. Patel
Date	11/16/2007	- f 1 - 1 - 1	/s/ Jaishree D. Patel Jaishree D. Patel

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Kyle R. Weems, TN BPR #001010	/s/ Kyle R Weems	11/16/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Weems & Ronan 5312 Ringgold Road, Ste 203 Chattanooga, TN 37412		
423-624-1000		
	Certificate of the Debtor	
We, the debtors, affirm that we have received a	and read this notice.	
Dinker H. Patel	X/s/ Dinker H. Patel	11/16/2007
Jaishree D. Patel	Dinker H. Patel	
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X/s/ Jaishree D. Patel	11/16/2007
Case No. (if known)	Jaishree D. Patel	
·	Signature of Joint Debtor	Date

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE

IN RE:	Case No.:
Dinker H. Patel	
Jaishree D. Patel	
Debtor(s)	
VERIFICATION OF	CREDITOR MATRIX
The above Debtor(s) hereby verifies under the pena	alty of perjury under the laws of the United States
of America that the attached list of creditors is true and corre	ect to the best of his/her knowledge.
Date: 11/16/2007	/s/ Dinker H. Patel
	Debtor
	/s/ Jaishree D. Patel Joint Debtor
	John Debioi
	/s/ Kyle R Weems
	Attorney for Debtor(s)